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TRANSMITTAL FORM (to be used for all correspondence after initial filing)		Application Number	09/919,412
		Filing Date	July 31, 2001
		First Named Inventor	Lawrence, David
		Art Unit	3624
		Examiner Name	Subramanian, Narayanswamy
Total Number of Pages in This Submission	2	Attorney Docket Number	3499-132 (New BMT Docket No.: G08.128)

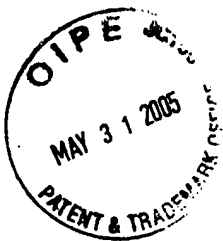
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): LAWRENCE et al.) Group Art Unit: 3624
Application No.: 09/919,413) Examiner: Narayanswamy Subramanian
Filing Date: July 31, 2001) Docket No.: 3499-132
(New BMT Docket No.: G08.128)
Title: ONLINE TRANSACTION RISK)
MANAGEMENT)

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Respectfully Submitted,

May 25, 2005
Date


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